



Order Filed on April 16, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Denise Carlon  
KML Law Group, PC  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Specialized Loan Servicing LLC, as servicer for  
HSBC Bank USA, National Association as Trustee for  
Merrill Lynch Mortgage Investors, Inc., Mortgage  
Pass-Through Certificates, MANA Series 2007-AF1

In Re:  
Goya, Gemma T Goya, Stanley Y

Case No: 18-12752 VFP

Hearing Date: 4/10/18

Judge: Vincent F. Papalia

Recommended Local Form:

☐

Followed

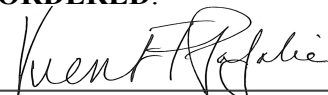
☐

Modified

**ORDER VACATING STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: April 16, 2018**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Upon the motion of Specialized Loan Servicing LLC, as servicer for HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as Lot 30, Block 155, 173-175 West 30th Street, Apt 1, Bayonne NJ 07002**

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Stanley Y Goya  
Gemma T Goya  
Debtors

Case No. 18-12752-VFP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018.  
db/jdb Stanley Y Goya, Gemma T Goya, 173-175 West 30th Street, Apt 1, Bayonne, NJ 07002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
John Sywilok on behalf of Trustee John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association as Trustee et al... kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
Nicholas Fitzgerald on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com, nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Sarah J. Crouch on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com, nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9